

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE**

JOHNNIE M. DUBOSE,

Plaintiff(s),

vs.

MICHAEL WALSH, ET AL.

Defendant(s).

C.A. NO. 07-45-SLR/LPS

**NOTICE OF BANKRUPTCY AND
AUTOMATIC STAY OF 11 U.S.C. §362**

NOTICE OF BANKRUPTCY AND AUTOMATIC STAY OF 11 U.S.C. §362

PLEASE TAKE NOTICE that on January 21, 2005 and/or January 24, 2005 the following entities (collectively, the “Debtors”) filed voluntary petitions for relief in bankruptcy under Chapter 11 of Title 11 of the United States Code in the United States Bankruptcy Court for the District of Delaware:

- American Business Financial Services, Inc, Case No. 05-10203
- Tiger Relocation Company, Case No. 05-10204
- American Business Credit, Inc., Case No. 05-10206
- HomeAmerican Credit, Inc., f/k/a Upland Mortgage, Case No. 05-10207
- American Business Mortgage Services, Inc., Case No. 05-10208
- ABFS Consolidated Holdings, Inc., Case No. 05-10217

PLEASE TAKE FURTHER NOTICE that pursuant to 11 U.S.C. §362 an automatic stay is in effect as a result of the bankruptcy filings of the Debtors including but not limited to a stay with respect to any act to create, perfect, or enforce any lien against property of the estate as defined in 11 U.S.C. §541, and, also with respect to commencement or continuation, including issuance or employment of process, of a judicial, administrative, or other action or proceeding against the Debtors that was commenced before the commencement of the bankruptcy cases under Title 11, or, to recover a claim against the Debtors that arose before the commencement of the bankruptcy cases under Title 11.

PLEASE TAKE FURTHER NOTICE that on May 17, 2005 the Chapter 11 cases of the Debtors were converted to cases under Chapter 7 of Title 11 and George L. Miller was appointed as Chapter 7 Trustee (the "Trustee") for the bankruptcy estates of the Debtors.

Dated: March 17, 2008

COZEN O'CONNOR

By: /s/ John T. Carroll, III
John T. Carroll, III (No. 4060)
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Counsel to George L. Miller, in his capacity
as Chapter 7 Trustee for the estates of the
Debtors

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JOHNNIE M. DUBOSE,

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**CERTIFICATION OF SERVICE
REGARDING NOTICE OF
BANKRUPTCY AND AUTOMATIC
STAY OF 11 U.S.C. §362**

**CERTIFICATION OF SERVICE REGARDING
NOTICE OF BANKRUPTCY AND AUTOMATIC STAY OF 11 U.S.C. §362**

I, John T. Carroll, counsel to George L. Miller, in his capacity as Chapter 7 Bankruptcy Trustee for following entities (collectively, the "Debtors"):

- American Business Financial Services, Inc, Case No. 05-10203
- Tiger Relocation Company, Case No. 05-10204
- American Business Credit, Inc., Case No. 05-10206
- HomeAmerican Credit, Inc., f/k/a Upland Mortgage, Case No. 05-10207
- American Business Mortgage Services, Inc., Case No. 05-10208
- ABFS Consolidated Holdings, Inc., Case No. 05-10217

hereby certify that I am not less than 18 years of age, and further certify that on March 17, 2008 I caused a true and correct copy of the Notice of Bankruptcy and Automatic Stay of 11 U.S.C. Section 362 to be served via regular U.S. first class mail upon the parties identified on the service list attached hereto as Exhibit "A".

Under penalty of perjury, I declare that the foregoing is true and correct.

Dated: March 17, 2008

COZEN O'CONNOR

By: /s/ John T. Carroll, III
John T. Carroll, III (No. 4060)
1201 N. Market Street
Suite 1400
Wilmington, Delaware 19801
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Counsel to George L. Miller, in his capacity
as Chapter 7 Trustee for the estates of the
Debtors

EXHIBIT "A"

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